

A Guiding Light to a More Secure Tomorrow

The monthly newsletter for seniors who want to stay on top of their game and make their retirement the very best it can be.

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Key Rates

Money Market Accounts	0.69%
Money Market Funds	0.04%
6-Month CD	0.77%
1-Year CD	1.08%
5-Year CD	2.30%
30-Year Mortgage	4.39%

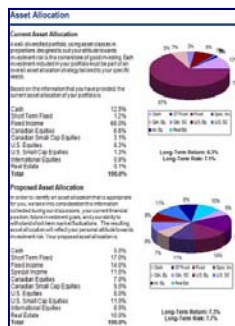
Sources:

Bankrate.com and Bloomberg

This Month

Safeguarding Your Money—How to Avoid a Scandal

This past week the *Denver Post* reported that John Elway and a business partner lost \$15 million in yet another Ponzi Scheme. The more we read about intelligent people getting taken in by such schemes, the more many investors begin to wonder whom they can trust with their hard-earned money. Whether it was Bernie Madoff or Sean Mueller (the guy who fleeced John Elway), there are definitely some red flags investors should be looking for before they make any investment.



First and foremost, if you are dealing with an independent financial advisor, you should never write a check payable to the advisor or his/her independent company; no one ever writes a check to me or HARTMANN FINANCIAL ADVISORS (HFA). Your check should be payable to either the company who will be managing your investment or, in the case of an IRA investment, to a custodian like Charles Schwab & Co. Once you have made the investment, you should be able to go to the investment company's website and check your statement at any time. In addition, you should receive a formal statement from the investment company no less frequently than every three months (with the exception of Fixed Index Annuities).

The bottom line is having the proper documentation. If part of your investment portfolio is being managed by a Separate Account Manager (SAM), also known as a third-party manager, you should receive a quarterly statement from the SAM, as well as a separate statement from the custodian. The reason for this is that SAMs never hold any of the stocks, bonds, ETFs, or mutual funds they manage for you. Those accounts are always held in a custodial account at a firm like Charles Schwab, Fidelity Investments, or First Trust Company of Onaga.

There are several reasons why investors may prefer to work with independent advisors: For many, it is the close relationship and increased level of personal service they receive. Here at HFA, we enjoy a close relationship with our clients and go out of our way to provide a high level of personal service, including as many as four Town Hall Meetings per year, weekly market updates, special economic commentaries, and numerous client appreciation

Separate Account Managers:

- First Trust Advisors: Illinois
- Hanlon Investments: New Jersey
- SMH Capital Advisors: Texas

Mutual Funds:

- American Funds
- Charles Schwab Platform
- ING Select Advantage (IRAs)

Real Estate:

- Cole Capital: Arizona
- Hines Real Estate: Texas
- Inland Real Estate Group: Illinois
- Wells Real Estate Funds: Georgia

Variable Annuities:

- ING, Jackson National, Lincoln Financial, Sun Life, Transamerica

Fixed Indexed Annuities:

- Aviva, ING, North American, Royal Bank of Canada

events. In addition, while we believe it is important to conduct personal account reviews at least annually, we are more than happy to meet with our clients as frequently as they like.

Another advantage of working with an independent advisor is the freedom such advisors enjoy when it comes to choosing the best investment management firms (as opposed to representatives at large brokerage houses, which are limited to that firm's selected platform of managers). At HFA, for example, we are constantly on the lookout for new managers who we feel can provide our clients with the best opportunity to preserve and grow their investment portfolios. While there is an element of risk in almost any investment, we constantly monitor our current lineup of managers (see partial chart on page 1; a more complete list is on our website, www.hartmannadvisors.com) to make sure they are providing the level of performance we expect in their respective markets, while continually searching for new managers who can offer outstanding service and performance for our clients.

So the bottom line, when it comes to working with independent advisors, is that while there may be many advantages, you still need to do your homework and make sure you have proper documentation and constant access (preferably on-line) to your account statements. In the end, while the Ponzi Schemes get a lot of headlines, there are thousands of honest, dedicated independent advisors who do a wonderful job for their clients.

In the Spotlight

By Don Hartmann, ChFC



Choosing the Final Logo

In this column last month, I explained my reason for choosing a lighthouse for our new company logo, but at the time I wrote that column I was still searching for the “right” logo. I had a close friend in California draw an original lighthouse for me, but when we tried to apply it to letterhead and business cards, we realized it wasn't sharp enough for good, crisp reproductions. So I turned to the Internet and discovered a site that offered predesigned logos, including some lighthouses. Today, when you go shopping for something on the Internet, you literally have the opportunity to shop the world over—and do so in a manner of minutes. As it turned out, the firm that designed our new logo is located in South Africa, and the lady who customized our new logo was an absolute delight to work with, completing the whole project in a matter of days. We are all delighted with the end result, and I wouldn't hesitate to recommend this firm—*biz-logo.com*—to anyone. The beautiful thing about the Internet is that working with this design firm, half a world away, felt as seamless as working with a firm right here in Centennial, Colorado. An experience like this makes you realize just how global our economy has become.

Speaking of the global economy, several of our clients have recently expressed an interest in investing in global real estate, so our next Town Hall Meeting, which is scheduled for Thursday evening, November 11, will feature the president of Hines Real Estate Investments, Inc., of Houston, Texas.



J. Mark Earley

J. Mark Earley joined Hines in 2003. As President of Hines Real Estate Investments, Inc., he is responsible for managing Hines' FINRA registered broker dealer as well as working with key Hines distribution relationships. Prior to joining Hines, Mr. Earley was a Regional Sales and Marketing Director for Morgan Stanley, where he supervised sales for the proprietary asset management group and the sales and marketing activities of 65 branch offices. He is a graduate of Stephen F. Austin State University with a Bachelor of Business Administration degree.

Invitations for the November Town Hall Meeting will be going out later this week.



The lighthouse featured on the heading of this newsletter is probably one of the most photographed lighthouses in North America: the Portland Head Light in Maine.

The Fred of the Month

This column is based on Mark Sanborn's best selling book, *The Fred Factor*, wherein he explains that a Fred (named after his mailman) is someone who has demonstrated a passion in their work and life that can turn even the most ordinary of things into something extraordinary.

During the fifteen years I was a consultant to non-profit organizations, I had the privilege of working for some of the nation's finest universities and got to travel all over the nation (which is how I met many of the Freds I write about in this column). But one of my very favorite consulting gigs was right here in my backyard—the high country of Colorado. I had the privilege of working as the Planned Giving Consultant for the Windstar Foundation, whose founder and spiritual leader was none other than John Denver.

Over the six years I worked with John and Windstar, I came to understand and appreciate John's passion for preserving the environment—especially the Rocky Mountains. Every August, the Windstar Foundation would host an environmental conference in Aspen, called the Choices Symposium. Year after year, 1500 people would gather under the Aspen Music Tent for three and a half days of lectures and exhibits about saving the earth. On the final night of the conference, John would show his appreciation for all those folks who shared his passion by putting on a concert in the Music Tent.

Of the six private concerts I attended, my favorite was the year John had just cut a new record entitled *The Flower That Shattered the Stone*—and while it never became one of his signature songs, it has remained one of my favorites. I suspect that may be the case because of the surprise John sprung on everyone that evening. He said, "You know folks, I recorded a new song this year, and a very dear friend of mine, Olivia Newton John, has also recorded the same song for a different record company. Now I'm not supposed to do this, but what the heck! Olivia!" And out from behind the curtain she came, the



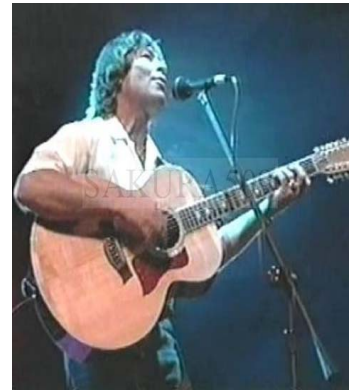
ever-so-beautiful Olivia Newton John. She sat on a stool next to John, and together they sang almost a twelve-minute duet of *The Flower That Shattered the Stone*. Absolutely beautiful! I regret to this day that there was no recording made of that very special performance in the Aspen Music Tent that evening.



So while everyone agrees that John Denver was a wonderful songwriter and had a very special voice, what made him a Fred? Simply this: Even though he made a fortune off his music, his real passion was to preserve the pristine beauty of this planet we call Earth. He wanted everyone—you, me, our children, and our grandchildren—to be able to enjoy that beauty forever. And in order to make sure that would be the case, John committed himself to doing something about it. He started the Windstar Foundation with his good friend, Tom Crum. Then he started the Choices Symposium to bring some of the nation's top environmentalists to Aspen every year to share their ideas and research on what could be done to preserve the environment and get people on board.

In the later years of his career, he began dedicating some of his concerts to nature preservation and even began writing songs with a nature theme. His passion about the environment was not for selfish reasons; he was genuinely concerned that the beauty he observed and loved in 'his' majestic Rocky Mountains be preserved for the next generation and all future generations after that. He maintained that passion right up to that tragic day when he crashed an experimental plane into the Pacific Ocean.

In the beginning of his musical career, his friends in the music industry urged him to change his name from Henry John Deutschendorf to something simpler—so he chose John Denver. To many who knew him personally, and I consider myself fortunate to be one of them, he just as well could have been called *Fred*.



Entertaining the folks at the Choices Symposium in 1995



Today a beautiful bronze sculpture of John, with an eagle landing on his arm and his guitar slung over his back, welcomes visitors to the Windstar Foundation in Snowmass





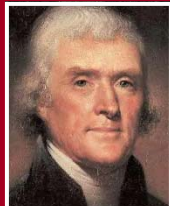
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If you have a friend, co-worker, or relative whom you feel we can help with their financial planning, please feel free to forward this issue of *The Beacon* to them.



Democracy will cease to exist when you take away from those who are willing to work and give to those who would not.

Thomas Jefferson

New Compression-Only CPR Technique—easier and more effective.

The American Heart Association has revised CPR guidelines. The AHA decision was driven by a growing body of research showing that bystanders are more likely to perform compression-only CPR on strangers and that it works better than conventional CPR.



“It’s a big deal,” says Dr. Corey Slovis, chairman of emergency medicine at Vanderbilt University and an early advocate of the change. “People are standing around while others are dying, when all they have to do is pump on their chests.”

Go to the following Internet link and watch a six-minute video on this new technique: <http://tinyurl.com/2fx8r59>. If someone you love has a heart attack, you will be glad you did. Come to think of it, they will be glad too!

Next Town Hall Meeting to Feature Global Real Estate.

Our next Town Hall Meeting is scheduled for Thursday, November 11, at 5:30 p.m. in the Executive Conference Center across the atrium from our office. Mark Earley, President of Hines Real Estate Investments of Houston, Texas, will be speaking about the opportunities and risks associated with investing in global real estate.

We will also review post-election economic commentaries from economists Brian Wesbury, Jeremy Siegal, Lawrence Kudlow, and Jeff Thredgold.

Refreshments will be served in our office following the meeting.



Reserve your spot by calling Anita at 303-756-8900.

Cherry Juice Eases Insomnia



New finding: Fifteen adults with chronic insomnia drank 16 ounces of tart cherry juice daily for two weeks and then a placebo drink for two weeks. *Results:* When the subjects drank the juice, they experienced 17 fewer minutes, on average, of awake time when they were trying to sleep than when they drank the placebo.

Theory: Tart cherries contain melatonin, which regulates the body’s sleep-wake cycle.

If you have insomnia, try tart cherries (dried, frozen, or in juice). If you have diabetes, ask your doctor before increasing your intake of fruit juice.

Wilfred Pigeon, PhD, director, Sleep & Neurophysiology Research Laboratory, University of Rochester Medical Center, New York

LONE SURVIVOR: A Truly Remarkable Story

Last month I had the privilege of hearing Marcus Luttrell, former Navy SEAL, speak at a conference here in Denver. You may recall that Marcus was the only SEAL to survive the deadliest day in SEAL history. He was the team leader of a reconnaissance team that included Danny Dietz of Littleton (who was killed that day). I am currently reading his book, *Lone Survivor*, and it is a truly remarkable story.



President Bush bestowing the Navy Cross on Marcus in the Oval Office.

We are fortunate to have men of his caliber serving in our nation’s Armed Forces. At the November Town Hall Meeting, we will have a drawing for three copies of his book. You can get a preview of this riveting story by going to his website: <http://lonesurvivorfoundation.org/>